Electronic Acknowledgement Receipt				
EFS ID:	1262795			
Application Number:	09775278			
International Application Number:				
Confirmation Number:	8276			
Title of Invention:	Method and apparatus for improving the loss ratio on an insurance program book			
First Named Inventor/Applicant Name:	David R. Sturgis			
Customer Number:	22920			
Filer:	Seth M. Nehrbass/Charles C. Garvey, Jr.			
Filer Authorized By:	Seth M. Nehrbass			
Attorney Docket Number:	A99285US (98222.1)			
Receipt Date:	19-OCT-2006			
Filing Date:	01-FEB-2001			
Time Stamp:	15:34:55			
Application Type:	Utility			

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)	Multi Part /.zip	Pages (if appl.)
1		98222-1-2ndSuppRes.pdf	81335	yes	18

	Multipart Description/PDF files in .zip description			
	Document Description	Start	End	
	Supplemental Response or Supplemental Amendment	1	1	
	Claims	2	15	
	Applicant Arguments/Remarks Made in an Amendment	16	18	
Warnings:				
Information:				

information:

Total Files Size (in bytes): 81335

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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.